

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Ruth A. Bendel) Case No. 19-20257-CMB
) Chapter 13
Debtor)

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: Debtor
- ☐ a motion to lift stay
as to creditor
- ☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated January 19, 2019
- ☐ Amended Chapter 13 Plan dated

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor's Plan payments shall be changed from \$ 988.00 to
\$ 2,244.00 per month, effective January, 2024 ; and/or the Plan term
shall be changed from months to months.

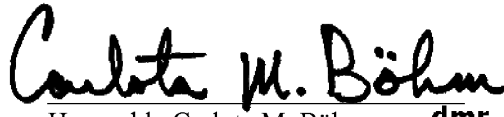
- ☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that she has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: Redevelopment Authority of Allegheny County claim 12 shall govern to be paid in full and Redevelopment Authority of Allegheny County claim 13 shall govern to be paid as a long-term continuing debt. Debtor shall take over long-term continuing debt payments in March.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 16th day of January, 2024



Honorable Carlota M. Böhm **dmr**
United States Bankruptcy Judge

Stipulated by:

/s/Lauren M. Lamb

Counsel to Debtor
Lauren M. Lamb, Esquire
STEIDL & STEINBERG
28th Floor-Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 209201
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt

Counsel to Chapter 13 Trustee

FILED
1/16/24 4:39 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:
Ruth A. Bendel
Debtor

Case No. 19-20257-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Jan 16, 2024

Form ID: pdf900

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:

Recip ID	Recipient Name and Address
db	Ruth A. Bendel, 581 River Ridge Road, McKeesport, PA 15133-2405
aty	+ Lauren M. Lamb, Steidl & Steinberg, P.C., 707 Grant Street, Gulf Tower, Suite 2830, Pittsburgh, PA 15219-1932
14981200	Ditech, PO Box 6172, Rapid City, SD 57709-6172
15155450	+ Redevelopment Authority of Allegheny County, One Chatham Center, Suite 900, 112 Washington Place, Pittsburgh, PA 15219-3458

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 17 2024 04:00:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 17 2024 04:01:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14998469	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 17 2024 04:08:30	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14981198	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 17 2024 04:08:21	Capital One Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
14981840	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 17 2024 04:00:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14981199	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 17 2024 04:00:00	Credit Acceptance Corp, PO Box 513, Southfield, MI 48037-0513
15556408	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 17 2024 04:01:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
15017410	Email/Text: G06041@att.com	Jan 17 2024 04:01:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15021617	+ Email/Text: kburkley@bernsteinlaw.com	Jan 17 2024 04:01:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14996339	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 17 2024 04:01:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14986781	+ Email/Text: BKRMailOps@weltman.com	Jan 17 2024 04:01:00	JH PORTFOLIO DEBT EQUITIE, c/o Weltman, Weinberg & Reis, Co.,L.P.A, 323 W. Lakeside Avenue, Ste 200, Cleveland, OH 44113-1009
14981201	^ MEBN	Jan 17 2024 03:57:58	KML Law Group, P.C., Attn: James C. Warmbrodt, Esq., BNY Mellon Independence

District/off: 0315-2

User: auto

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15605408	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:21	Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15172006	Email/Text: mtgbk@shellpointmtg.com	Jan 17 2024 04:00:00	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15021619	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2024 04:08:30	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14981336	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2024 04:08:31	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14981202	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 17 2024 04:00:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14987155	+ Email/Text: ebnpeoples@grblaw.com	Jan 17 2024 04:00:00	Parkvale Bank, Loan Servicing Dept., 4220 William Penn Highway, Monroeville, PA 15146-2724
14981203	Email/PDF: ais.tmobile.ebn@aisinfo.com	Jan 17 2024 04:08:30	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15010593	Email/Text: BNCnotices@dcmservices.com	Jan 17 2024 04:00:00	T-Mobile USA, Bankruptcy Dept, PO Box 53410, Bellevue, WA 98015
15012400	Email/Text: BNCnotices@dcmservices.com	Jan 17 2024 04:00:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
		Jan 17 2024 04:00:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC, RAS Citron, LLC
cr		DLJ Mortgage Capital, Inc.
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	Redevelopment Authority of Allegheny County, One Chatham Center, Suite 900, 112 Washington Place, Pittsburgh, PA 15219-3458
15025608	##	DITECH FINANCIAL LLC, PO BOX 12740, TEMPLE, AZ 85284-0046

TOTAL: 3 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:

Name	Email Address
Anthony M. Moody	on behalf of Debtor Ruth A. Bendel moodylawoffices@yahoo.com moodyar81455@notify.bestcase.com
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Hilary Wheatley Taylor	on behalf of Creditor Redevelopment Authority of Allegheny County htaylor@papernick-gefsky.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lauren M. Lamb	on behalf of Debtor Ruth A. Bendel julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Sindi Mncina	on behalf of Creditor DITECH FINANCIAL LLC smncina@raslg.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11